| United States Bankruptcy Court Northern District of Illinois  Voluntary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                             |                                                                                                                                     | y Petition                                                                                                                                                                              |
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| Name of Debtor (if individual, enter Last, First, Mandazzo, Stephanie C.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Middle):                                                                                                                              | Name of Join                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | t Debtor (Spouse) (Last, First                                                                                                                                                                                                                                                              | , Middle):                                                                                                                          |                                                                                                                                                                                         |
| All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka Stephanie C. Wiercinski                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | years                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | mes used by the Joint Debtor<br>ried, maiden, and trade names                                                                                                                                                                                                                               |                                                                                                                                     | 3                                                                                                                                                                                       |
| Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 1669                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | er I.D. (ITIN) No./Complete EIN                                                                                                       | Last four digit<br>(if more than o                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | s of Soc. Sec. or Individual-Tone, state all):                                                                                                                                                                                                                                              | axpayer I.D. (ITI                                                                                                                   | N) No./Complete EIN                                                                                                                                                                     |
| Street Address of Debtor (No. and Street, City, a 1743 Farwell Avenue                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | and State)                                                                                                                            | Street Addres                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | ss of Joint Debtor (No. and St                                                                                                                                                                                                                                                              | reet, City, and St                                                                                                                  | ate                                                                                                                                                                                     |
| Des Plaines, IL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ZIPCODE<br>60018                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                             |                                                                                                                                     | ZIPCODE                                                                                                                                                                                 |
| County of Residence or of the Principal Place of Cook                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Business:                                                                                                                             | County of Re                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | sidence or of the Principal Pla                                                                                                                                                                                                                                                             | ace of Business:                                                                                                                    |                                                                                                                                                                                         |
| Mailing Address of Debtor (if different from stre                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | et address):                                                                                                                          | Mailing Addı                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | ress of Joint Debtor (if differe                                                                                                                                                                                                                                                            | nt from street ad                                                                                                                   | dress):                                                                                                                                                                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ZIPCODE                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                             |                                                                                                                                     | ZIPCODE                                                                                                                                                                                 |
| Location of Principal Assets of Business Debtor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (if different from street address a                                                                                                   | bove):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                             |                                                                                                                                     | ZIPCODE                                                                                                                                                                                 |
| Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b  Filing Fee attached  Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10066  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for the court's conside | able to individuals only) Must at on certifying that the debtor is una (b). See Official Form No. 3A. apter 7 individuals only). Must | y ble) anization of States of Code)  Check of Ch | Chapter 7 Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Natu (Che Debts are primarily of debts, defined in 11 U §101(8) as "incurred individual primarily f personal, family, or h purpose."  Cone box: Chapter 11 I ebtor is a small business as deebtor is not a small business a | Debtors  effined in 11 U.S.0 as defined in 11 U.S.0 as defined in 11 U.S.0 as defined in 12 U.S.0 as the less than \$2,19 betition. | one box) etition for of a Foreign ding etition for of a Foreign of a Foreign occeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D)  ots (excluding debts 0,000 |
| Statistical/Administrative Information  Debtor estimates that funds will be available for dist                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ribution to unsecured creditors.                                                                                                      | ·                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                             |                                                                                                                                     | THIS SPACE IS FOR<br>COURT USE ONLY                                                                                                                                                     |
| Debtor estimates that, after any exempt property is edistribution to unsecured creditors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | excluded and administrative expenses                                                                                                  | paid, there will be                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | e no funds available for                                                                                                                                                                                                                                                                    |                                                                                                                                     |                                                                                                                                                                                         |
| Estimated Number of Creditors  1-49 50-99 100-199 200-999                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1000- 5,001-<br>5000 10,000                                                                                                           | 10,001-<br>25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 25,001- 50,001-<br>50,000 100,000                                                                                                                                                                                                                                                           | Over<br>100,000                                                                                                                     |                                                                                                                                                                                         |
| Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$1,000,001 \$10,000,001<br>to \$10 to \$50<br>million million                                                                        | \$50,000,001<br>to \$100<br>million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$100,000,001 \$500,000,001 to \$500 to \$1 billion                                                                                                                                                                                                                                         | More than<br>\$1 billion                                                                                                            |                                                                                                                                                                                         |
| Estimated Liabilities  S0 to \$50,001 to \$100,001 to \$500,001 to \$100,000 to \$1 million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$1,000,001 \$10,000,001<br>to \$10 to \$50<br>million million                                                                        | \$50,000,001<br>to \$100<br>million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$100,000,001 \$500,000,001 to \$500 to \$1 billion million                                                                                                                                                                                                                                 | More than \$1 billion                                                                                                               |                                                                                                                                                                                         |

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|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--|--|
| Voluntary Pe<br>(This page must be | etition  e completed and filed in every case)                                                                                                                                                                                                                                                                                                                                                                 | Page 2 of 39<br>Name of Debtor(s):<br>Stephanie C. Randazzo                                                                                                                                                                                                                                                                                                               |                                  |  |  |
|                                    | All Prior Bankruptcy Cases Filed Within Last 8 Years (                                                                                                                                                                                                                                                                                                                                                        | If more than two, attach additional sheet)                                                                                                                                                                                                                                                                                                                                |                                  |  |  |
| Location<br>Where Filed:           | NONE                                                                                                                                                                                                                                                                                                                                                                                                          | Case Number:                                                                                                                                                                                                                                                                                                                                                              | Date Filed:                      |  |  |
| Location<br>Where Filed:           | N.A.                                                                                                                                                                                                                                                                                                                                                                                                          | Case Number:                                                                                                                                                                                                                                                                                                                                                              | Date Filed:                      |  |  |
| )                                  | ankruptcy Case Filed by any Spouse, Partner                                                                                                                                                                                                                                                                                                                                                                   | or Affiliate of this Debtor (If more than                                                                                                                                                                                                                                                                                                                                 | an one, attach additional sheet) |  |  |
| Name of Debtor:                    | NONE                                                                                                                                                                                                                                                                                                                                                                                                          | Case Number:                                                                                                                                                                                                                                                                                                                                                              | Date Filed:                      |  |  |
| District:                          |                                                                                                                                                                                                                                                                                                                                                                                                               | Relationship:                                                                                                                                                                                                                                                                                                                                                             | Judge:                           |  |  |
|                                    | Exhibit A                                                                                                                                                                                                                                                                                                                                                                                                     | Exhib                                                                                                                                                                                                                                                                                                                                                                     |                                  |  |  |
| (To be completed                   | if debtor is required to file periodic reports (e.g., forms                                                                                                                                                                                                                                                                                                                                                   | (To be completed if de whose debts are primar                                                                                                                                                                                                                                                                                                                             |                                  |  |  |
| 10K and 10Q) with                  | h the Securities and Exchange Commission pursuant to l) of the Securities Exchange Act of 1934 and is requesting                                                                                                                                                                                                                                                                                              | I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). |                                  |  |  |
|                                    |                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                           |                                  |  |  |
| Exhibit A                          | is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                 | X /s/ John H. Redfield Signature of Attorney for Debtor(s)                                                                                                                                                                                                                                                                                                                | Dete                             |  |  |
|                                    |                                                                                                                                                                                                                                                                                                                                                                                                               | Signature of Attorney for Debtor(s)                                                                                                                                                                                                                                                                                                                                       | Date                             |  |  |
|                                    | Ext d by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                           | hibit D.)                        |  |  |
| If this is a joint po              | etition:  D also completed and signed by the joint debtor is attached a                                                                                                                                                                                                                                                                                                                                       | and made a part of this petition.                                                                                                                                                                                                                                                                                                                                         |                                  |  |  |
|                                    |                                                                                                                                                                                                                                                                                                                                                                                                               | arding the Debtor - Venue                                                                                                                                                                                                                                                                                                                                                 |                                  |  |  |
| ₫                                  | Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo                                                                                                                                                                                                                                                                                          | pal place of business, or principal assets in this                                                                                                                                                                                                                                                                                                                        |                                  |  |  |
|                                    | There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                           |                                  |  |  |
|                                    | Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |                                                                                                                                                                                                                                                                                                                                                                           |                                  |  |  |
|                                    |                                                                                                                                                                                                                                                                                                                                                                                                               | ides as a Tenant of Residential Prop                                                                                                                                                                                                                                                                                                                                      | erty                             |  |  |
|                                    | Landlord has a judgment for possession of debtor's resid                                                                                                                                                                                                                                                                                                                                                      | lence. (If box checked, complete the following.                                                                                                                                                                                                                                                                                                                           | )                                |  |  |
|                                    | (Name of                                                                                                                                                                                                                                                                                                                                                                                                      | landlord that obtained judgment)                                                                                                                                                                                                                                                                                                                                          |                                  |  |  |
|                                    | (Address                                                                                                                                                                                                                                                                                                                                                                                                      | of landlord)                                                                                                                                                                                                                                                                                                                                                              |                                  |  |  |
|                                    | Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                           |                                  |  |  |
|                                    | Debtor has included in this petition the deposit with the operiod after the filing of the petition.                                                                                                                                                                                                                                                                                                           | court of any rent that would become due during                                                                                                                                                                                                                                                                                                                            | the 30-day                       |  |  |
|                                    | Debtor certifies that he/she has served the Landlord with                                                                                                                                                                                                                                                                                                                                                     | this certification. (11 U.S.C. § 362(1)).                                                                                                                                                                                                                                                                                                                                 |                                  |  |  |

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Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 3 of 39 B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Stephanie C. Randazzo **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. **X** /s/ Stephanie C. Randazzo Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) (Date) Date Signature of Attorney\* Signature of Non-Attorney Petition Preparer /s/ John H. Redfield Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, JOHN H. REDFIELD 2298090 and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 John H. Redfield & Associates, P.C. setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 102 S. Wynstone Park Dr, Ste 201 required in that section. Official Form 19 is attached. Address North Barrington, IL 60010 Printed Name and title, if any, of Bankruptcy Petition Preparer 847-382-1220 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

| In re | Stephanie C. Randazzo | Case No.   |
|-------|-----------------------|------------|
| _     | Debtor(s)             | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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correct.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the     |
|-------------------------------------------------------------------------------------------|
| applicable statement.] [Must be accompanied by a motion for determination by the court.]  |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental           |
| illness or mental deficiency so as to be incapable of realizing and making rational       |
| decisions with respect to financial responsibilities.);                                   |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the               |
| extent of being unable, after reasonable effort, to participate in a credit counseling    |
| briefing in person, by telephone, or through the Internet.);                              |
| Active military duty in a military combat zone.                                           |
|                                                                                           |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit |

I certify under penalty of perjury that the information provided above is true and

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

| Signature of Debtor: | /s/ Stephanie C. Randazzo |  |
|----------------------|---------------------------|--|
|                      | STEPHANIE C. RANDAZZO     |  |
|                      |                           |  |
| D-4                  |                           |  |

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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| In re | Stephanie C. Randazzo | Case No.   |
|-------|-----------------------|------------|
|       | Debtor                | (If known) |

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

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(Report also on Summary of Schedules.)

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(If known)

**In re** Stephanie C. Randazzo

Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

|                  |                                                |                                                                                                                                     | A.B., a minor cirrid, by John Doe, guardian. Do not disclose the cirrid's name. See. 11 U.S.C. § 112 and Fed. K. Banki, F. 1007(iii). |  |  |  |  |  |
|------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY        | HUSBAND, WIFE, JOINT<br>OR COMMUNITY                                                                                                | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION                    |  |  |  |  |  |
|                  | Cash on hand                                   |                                                                                                                                     | 50.00                                                                                                                                 |  |  |  |  |  |
|                  | Glenview State Bank checking account           |                                                                                                                                     | 100.00                                                                                                                                |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
|                  | Laptop, bedroom set and other household items. |                                                                                                                                     | 500.00                                                                                                                                |  |  |  |  |  |
|                  | Wearing Apparel                                |                                                                                                                                     | 100.00                                                                                                                                |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
| X                |                                                |                                                                                                                                     |                                                                                                                                       |  |  |  |  |  |
|                  | X<br>X<br>X<br>X<br>X                          | Cash on hand Glenview State Bank checking account  X X Laptop, bedroom set and other household items.  Wearing Apparel  X X X X X X | Cash on hand Glenview State Bank checking account  X X X Laptop, bedroom set and other household items.  Wearing Apparel  X X X X X   |  |  |  |  |  |

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| In re | Stephanie C. Randazzo | Case No.   |
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|       | Debtor                | (If known) |

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY                                                                                                                                                                                                                                                                           | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 14. Interests in partnerships or joint ventures. Itemize.                                                                                                                                                                                                                                  | X                |                                         |                                      |                                                                                                                    |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.                                                                                                                                                                                                    | X                |                                         |                                      |                                                                                                                    |
| 16. Accounts receivable.                                                                                                                                                                                                                                                                   | X                |                                         |                                      |                                                                                                                    |
| 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.                                                                                                                                                                    | X                |                                         |                                      |                                                                                                                    |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.                                                                                                                                                                                                           | X                |                                         |                                      |                                                                                                                    |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.                                                                                                                     | X                |                                         |                                      |                                                                                                                    |
| 20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.                                                                                                                                                                   | X                |                                         |                                      |                                                                                                                    |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.                                                                                                               | X                |                                         |                                      |                                                                                                                    |
| 22. Patents, copyrights, and other intellectual property. Give particulars.                                                                                                                                                                                                                | X                |                                         |                                      |                                                                                                                    |
| 23. Licenses, franchises, and other general intangibles. Give particulars.                                                                                                                                                                                                                 | X                |                                         |                                      |                                                                                                                    |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                         |                                      |                                                                                                                    |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.                                                                                                                                                                                                                     | X                |                                         |                                      |                                                                                                                    |
| 26. Boats, motors, and accessories.                                                                                                                                                                                                                                                        | X                |                                         |                                      |                                                                                                                    |
| 27. Aircraft and accessories.                                                                                                                                                                                                                                                              | X                |                                         |                                      |                                                                                                                    |
| 28. Office equipment, furnishings, and supplies.                                                                                                                                                                                                                                           | X                |                                         |                                      |                                                                                                                    |
| 29. Machinery, fixtures, equipment, and supplies used in business.                                                                                                                                                                                                                         | X                |                                         |                                      |                                                                                                                    |
| 30. Inventory.                                                                                                                                                                                                                                                                             | X                |                                         |                                      |                                                                                                                    |
| 31. Animals.                                                                                                                                                                                                                                                                               | X                |                                         |                                      |                                                                                                                    |
|                                                                                                                                                                                                                                                                                            |                  |                                         |                                      |                                                                                                                    |
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Document Page 10 of 39

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| In re | Stephanie C. Randazzo | Case No.   |  |
|-------|-----------------------|------------|--|
| -     | Debtor                | (If known) |  |

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY                                                     | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|----------------------------------------------------------------------|------------------|-----------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 32. Crops - growing or harvested. Give particulars.                  | X                |                                         |                                      |                                                                                                                    |
| 33. Farming equipment and implements.                                | X                |                                         |                                      |                                                                                                                    |
| 34. Farm supplies, chemicals, and feed.                              | X                |                                         |                                      |                                                                                                                    |
| 35. Other personal property of any kind not already listed. Itemize. | X                |                                         |                                      |                                                                                                                    |
|                                                                      |                  |                                         |                                      |                                                                                                                    |
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|                                                                      |                  | 0 continuation sheets attached Tot      | al                                   | \$ 750.00                                                                                                          |

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Case 09-35045 B6C (Official Form 6C) (12/07)

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Document Page 11 of 39

| In re | Stephanie C. Randazzo | Case No    |
|-------|-----------------------|------------|
|       | Debtor                | (If known) |

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

|               | 11 U.S.C. § 522(b)(2) |
|---------------|-----------------------|
| $   \sqrt{} $ | 11 U.S.C. § 522(b)(3) |

| Check if debtor claims a homestead exemption that exceeds |
|-----------------------------------------------------------|
| \$136.875.                                                |

| DESCRIPTION OF PROPERTY                        | SPECIFY LAW<br>PROVIDING EACH<br>EXEMPTION | VALUE OF<br>CLAIMED<br>EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|------------------------------------------------|--------------------------------------------|----------------------------------|-------------------------------------------------------|
| Glenview State Bank checking account           | 735 I.L.C.S 5§12-1001(b)                   | 100.00                           | 100.00                                                |
| Laptop, bedroom set and other household items. | 735 I.L.C.S 5§12-1001(b)                   | 500.00                           | 500.00                                                |
| Wearing Apparel                                | 735 I.L.C.S 5§12-1001(a)                   | 100.00                           | 100.00                                                |
| Cash on hand                                   | 735 I.L.C.S 5§12-1001(b)                   | 50.00                            | 50.00                                                 |
|                                                | Total exemptions claimed:                  | 750.00                           |                                                       |
|                                                |                                            |                                  |                                                       |
|                                                |                                            |                                  |                                                       |
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Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 12 of 39

B6D (Official Form 6D) (12/07)

| In re | Stephanie C. Randazzo | <br>Case No.   |  |
|-------|-----------------------|----------------|--|
|       | Debtor                | <br>(If known) |  |

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

(V) Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT   | UNLIQUIDATED  | DISPUTED   | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY |
|---------------------------------------------------------------------------------------------------|----------|----------------------------------|------------------------------------------------------------------------------------------------------------|--------------|---------------|------------|-------------------------------------------------------|---------------------------------|
| ACCOUNT NO.                                                                                       |          |                                  |                                                                                                            |              |               |            |                                                       |                                 |
|                                                                                                   |          |                                  |                                                                                                            |              |               |            |                                                       |                                 |
|                                                                                                   |          |                                  |                                                                                                            |              |               |            |                                                       |                                 |
|                                                                                                   |          |                                  | VALUE \$                                                                                                   |              |               |            |                                                       |                                 |
| ACCOUNT NO.                                                                                       | T        |                                  | <u> </u>                                                                                                   |              |               |            |                                                       |                                 |
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|                                                                                                   |          |                                  |                                                                                                            |              |               |            |                                                       |                                 |
|                                                                                                   |          |                                  | VALUE \$                                                                                                   |              |               |            |                                                       |                                 |
| ACCOUNT NO.                                                                                       | $\vdash$ |                                  | VALUE \$                                                                                                   |              |               | Н          |                                                       |                                 |
|                                                                                                   | 1        |                                  |                                                                                                            |              |               |            |                                                       |                                 |
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|                                                                                                   |          |                                  | VALUE \$                                                                                                   |              |               |            |                                                       |                                 |
| continuation sheets attached                                                                      | -        |                                  | (Total c                                                                                                   | Sub<br>of th | tota          | l≯<br>ige) | \$ 0.00                                               | \$ 0.00                         |
|                                                                                                   |          |                                  | (Use only o                                                                                                | n la         | Tota<br>st pa | l≯<br>ige) | \$ 0.00                                               | \$ 0.00                         |

(Report also on (If applicable, reposummary of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 13 of 39

B6E (Official Form 6E) (12/07)

| In re | Stephanie C. Randazzo | , | Case No. |            |
|-------|-----------------------|---|----------|------------|
|       | Debtor                |   |          | (if known) |

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.                |     |
|--------------------------------------------------------------------------------------------------------------------------|-----|
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached shee | ts) |
| Domestic Support Obligations                                                                                             |     |

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

|  | Extensions of credit in an involuntary case |
|--|---------------------------------------------|
|--|---------------------------------------------|

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

# Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (12/07) - Cont.

| Stephanie C. Randazzo                                                                                                                     | , Case No.                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Debtor                                                                                                                                    | (if known)                                                                |
|                                                                                                                                           |                                                                           |
|                                                                                                                                           |                                                                           |
|                                                                                                                                           |                                                                           |
|                                                                                                                                           |                                                                           |
| Certain farmers and fishermen                                                                                                             |                                                                           |
| Claims of certain farmers and fishermen, up to \$5,400* per farmer or fish                                                                | nerman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).         |
| Deposits by individuals                                                                                                                   |                                                                           |
|                                                                                                                                           |                                                                           |
| Claims of individuals up to \$2,425* for deposits for the purchase, lease, of that were not delivered or provided. 11 U.S.C. § 507(a)(7). | or rental of property or services for personal, family, or nousehold use, |
| ☐ Taxes and Certain Other Debts Owed to Governmental Units                                                                                |                                                                           |
| Tuxes and certain other peops owed to dovernmental omes                                                                                   |                                                                           |
| Taxes, customs duties, and penalties owing to federal, state, and local go                                                                | overnmental units as set forth in 11 U.S.C. § 507(a)(8).                  |
|                                                                                                                                           |                                                                           |
| Commitments to Maintain the Capital of an Insured Depository In                                                                           | stitution                                                                 |
| Claims based on commitments to the FDIC, RTC, Director of the Office                                                                      | of Thrift Supervision, Comptroller of the Currency, or Board of           |
| Governors of the Federal Reserve System, or their predecessors or successors                                                              | s, to maintain the capital of an insured depository institution. 11       |
| U.S.C. § 507 (a)(9).                                                                                                                      |                                                                           |
| Claims for Death or Personal Injury While Debtor Was Intoxicate                                                                           | d                                                                         |
| ů ů                                                                                                                                       |                                                                           |
| Claims for death or personal injury resulting from the operation of a moleohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).     | tor vehicle or vessel while the debtor was intoxicated from using         |
| (α)                                                                                                   |                                                                           |
|                                                                                                                                           |                                                                           |
| * Amounts are subject to adjustment on April 1, 2010, and every three years                                                               | thereafter with respect to eases commenced on or offer the data of        |
| Amounts are subject to adjustment on April 1, 2010, and every three years adjustment.                                                     | increarter with respect to cases confinenced on or after the date of      |

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Case 09-35045 Doc 1 Filed 09/22/09

Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 15 of 39

B6F (Official Form 6F) (12/07)

| In re | Stephanie C. Randazzo | Case No    |
|-------|-----------------------|------------|
|       | Dobtor                | (If known) |

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)           | CODEBTOR | HUSBAND, WIFE, JOINT<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|-------------------------------------------------------------------------------------------------------------|----------|-------------------------------------|--------------------------------------------------------------------------------------------------------|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 261 1 0000273245  Addison Emergency Physicians 520 E. 22nd Street Lombard, IL 60148             |          |                                     | Consideration: Medical services                                                                        |            |              |          | 318.00                |
| ACCOUNT NO. 325824407  Advocate Lutheran General Hospital 1775 Dempster Street Park Ridge, IL 60068         |          |                                     | Consideration: Medical services                                                                        |            |              |          | 7,500.00              |
| ACCOUNT NO. 1000548138  Advocate Medical Group 701 Lee Street Des Plaines, IL 60016                         | _        |                                     | Consideration: Credit card debt                                                                        |            |              |          | 502.32                |
| ACCOUNT NO. 017846  Behavioral Healthcare Assoc. 1375 E. Schaumburg Road, Ste 260 Schaumburg, IL 60194-3658 |          |                                     | Consideration: Medical services                                                                        |            |              |          | 365.00                |
| continuation sheets attached                                                                                | !        |                                     |                                                                                                        | Subt       | otal<br>otal |          | \$ 8,685.32<br>\$     |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Entered 09/22/09 14:14:15 Desc Main Case 09-35045 Doc 1 Filed 09/22/09 Page 16 of 39 Document

B6F (Official Form 6F) (12/07) - Cont.

| In re | Stephanie C. Randazzo | Case No.   |  |
|-------|-----------------------|------------|--|
|       | Debtor                | (If known) |  |

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|-----------------------------------------------------------------------------------------------------------------|----------|----------------------------------|-------------------------------------------------------------------------------------------|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 4266 8411 5568 8805  Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153              | •        |                                  | Consideration: Credit card debt                                                           |            |              |          | 11,096.15             |
| ACCOUNT NO. Patient Number 302813  Des Plaines Fire Dept. P.O. Box 438495 Chicago, IL 60643                     |          |                                  | Consideration: Medical services                                                           |            |              |          | 680.00                |
| ACCOUNT NO. 25005936894  Nissan Motor Acceptance Corp. P.O. Box 9001133  Louisville, KY 40290-1133              | •        |                                  | Consideration: Returned Leased Automobile                                                 |            |              |          | 7,664.25              |
| ACCOUNT NO. 08019636844  Quest Diagnostics c/o Credit Collection Services P.O. Box 55126  Boston, MA 02205-5126 | -        |                                  | Consideration: Medical services                                                           |            |              |          | Notice Only           |
| ACCOUNT NO. 5267482531  Quest Diagnostics P.O. Box 64804  Baltimore, MD 21264-4804                              |          |                                  | Consideration: Medical services                                                           |            |              |          | 160.00                |
| Sheet no. 1 of 2 continuation sheets atta to Schedule of Creditors Holding Unsecured                            | ched     |                                  |                                                                                           | Sub        | tota         |          | \$ 19,600.40          |

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 17 of 39

B6F (Official Form 6F) (12/07) - Cont.

| In re | Stephanie C. Randazzo | • | Case No |            |
|-------|-----------------------|---|---------|------------|
|       | Debtor                |   |         | (If known) |

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED       | AMOUNT<br>OF<br>CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------|----------------------------------|-------------------------------------------------------------------------------------------|------------|--------------|----------------|-----------------------|
| ACCOUNT NO. 4185 5599 0063 0389                                                                               |          |                                  | Consideration: Credit card debt                                                           |            |              |                |                       |
| Washington Mutual Card Services<br>P.O. Box 660487<br>Dallas, TX 75266-0487                                   |          |                                  |                                                                                           |            |              |                | 7,167.15              |
| ACCOUNT NO.                                                                                                   |          |                                  |                                                                                           | T          |              |                |                       |
|                                                                                                               |          |                                  |                                                                                           |            |              |                |                       |
| ACCOUNT NO.                                                                                                   | _        |                                  |                                                                                           |            |              |                |                       |
|                                                                                                               |          |                                  |                                                                                           |            |              |                |                       |
| ACCOUNT NO.                                                                                                   |          |                                  |                                                                                           |            |              |                |                       |
|                                                                                                               |          |                                  |                                                                                           |            |              |                |                       |
| ACCOUNT NO.                                                                                                   | -        |                                  |                                                                                           |            |              |                |                       |
|                                                                                                               |          |                                  |                                                                                           |            |              |                |                       |
| Sheet no. 2 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecured                        | ched     |                                  |                                                                                           | Sub        | tota         | <u> </u><br>1≯ | \$ 7,167.15           |

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

 Subtotal ➤
 \$ 7,167.15

 Total ➤
 \$ 35,452.87

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

| Case 09-35045<br>B6G (Official Form 6G) (12/07) | Doc 1 | Filed 09/22/09 | Entered 09/22/09 14:1 |
|-------------------------------------------------|-------|----------------|-----------------------|
| B6G (Official Form 6G) (12/07)                  |       | Document       | Page 18 of 39         |

14:15

(if known)

Desc Main

| In re | Stephanie C. Randazzo |
|-------|-----------------------|
|       | Debtor                |

Case No.

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

| DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                              |
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| In re | Stephanie C. Randazzo | Case No. |            |
|-------|-----------------------|----------|------------|
| _     | Debtor                |          | (if known) |

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

| V | Check this | box if | debtor | has | no | codebtors. |
|---|------------|--------|--------|-----|----|------------|

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
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### Doc 1 Filed 09/22/09 Document

Page 20 of 39

Entered 09/22/09 14:14:15

Case 09-35045

| In re_ | Stephanie C. Randazzo  | Case                          |
|--------|------------------------|-------------------------------|
|        | Debtor                 | (if known)                    |
|        | SCHEDULE I - CURRENT I | NCOME OF INDIVIDUAL DEBTOR(S) |

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital                                                                                                                | DEPENDENTS OF DEBTOR AND SPOUSE                   |   |                                              |                                                 |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---|----------------------------------------------|-------------------------------------------------|
| Status: Divorced                                                                                                                | RELATIONSHIP(S): No dependents                    |   | AGE(S):                                      |                                                 |
| Employment:                                                                                                                     | DEBTOR                                            |   | SPOUSE                                       |                                                 |
| Occupation                                                                                                                      | Post Closing Representative                       |   |                                              |                                                 |
| Name of Employer                                                                                                                | Premier Title                                     |   |                                              |                                                 |
| How long employed                                                                                                               |                                                   |   |                                              |                                                 |
| Address of Employer                                                                                                             | 1350 W. Northwest Highway                         |   | N.A.                                         |                                                 |
|                                                                                                                                 | Arlington Heights, IL 60005                       |   |                                              |                                                 |
| INCOME: (Estimate of averag                                                                                                     | e or projected monthly income at time case filed) |   | DEBTOR                                       | SPOUSE                                          |
| Monthly gross wages, salar     (Prorate if not paid mont                                                                        | = '                                               |   | \$3,069.43                                   | \$N.A                                           |
| 2. Estimated monthly overtime                                                                                                   |                                                   |   | \$ 0.00                                      | \$ N.A.                                         |
| 3. SUBTOTAL                                                                                                                     | •                                                 |   | \$ 3,069.43                                  | \$ N.A.                                         |
| 4. LESS PAYROLL DEDUCT                                                                                                          | TIONS                                             |   | 3,007.13                                     | Ψ                                               |
| <ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify: <u>Pre T</u></li></ul> | al security                                       | ) | \$ 551.26<br>\$ 0.00<br>\$ 0.00<br>\$ 78.00  | \$N.A.<br>\$N.A.<br>\$N.A.                      |
| 5. SUBTOTAL OF PAYROLI                                                                                                          | L DEDUCTIONS                                      |   | \$ 629.26                                    | \$N.A                                           |
| 6 TOTAL NET MONTHLY                                                                                                             | TAKE HOME PAY                                     |   | \$                                           | \$N.A                                           |
| -                                                                                                                               | ation of business or profession or farm           |   | \$                                           | \$N.A                                           |
| (Attach detailed statement)                                                                                                     |                                                   |   | \$ 0.00                                      | \$ N.A.                                         |
| <ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>                                                |                                                   |   | \$0.00                                       | \$N.A                                           |
|                                                                                                                                 | or support payments payable to the debtor for the |   | \$0.00                                       | \$N.A                                           |
| 11. Social security or other go ( Specify)                                                                                      | overnment assistance                              |   | \$                                           | \$N.A                                           |
| 12. Pension or retirement inco                                                                                                  |                                                   |   | \$ 0.00                                      | \$N.A                                           |
| 13. Other monthly income                                                                                                        |                                                   |   | \$ 0.00                                      | \$ <u>N.A.</u>                                  |
| (Specify)                                                                                                                       |                                                   |   | \$0.00                                       | \$N.A                                           |
| 14. SUBTOTAL OF LINES 7                                                                                                         | THROUGH 13                                        |   | \$0.00                                       | \$N.A                                           |
| 15. AVERAGE MONTHLY I                                                                                                           | NCOME (Add amounts shown on Lines 6 and 14)       |   | \$2,440.17                                   | \$N.A                                           |
| 16. COMBINED AVERAGE from line 15)                                                                                              | MONTHLY INCOME (Combine column totals             |   | \$                                           | 2,440.17_                                       |
| nom mic 13)                                                                                                                     |                                                   |   | ummary of Schedules<br>mary of Certain Liabi | and, if applicable,<br>lities and Related Data) |

| 17. | Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: |
|-----|------------------------------------------------------------------------------------------------------------------------------------|
|     | None                                                                                                                               |
|     |                                                                                                                                    |

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|                                      |       | Document       | Page 21 of 39             |           |

| In re Stephanie C. Randazzo                                                           |                                                                                                                                                                             |            |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Debtor                                                                                | (if known)                                                                                                                                                                  |            |
| SCHEDULE J - CURRENT EXPE                                                             | ENDITURES OF INDIVIDUAL DEBTOR(                                                                                                                                             | <b>S</b> ) |
|                                                                                       | ojected monthly expenses of the debtor and the debtor's family at time ally, or annually to show monthly rate. The average monthly expenses one allowed on Form 22A or 22C. |            |
| Check this box if a joint petition is filed and debtor's spouse labeled "Spouse."     | e maintains a separate household. Complete a separate schedule of expe                                                                                                      | enditures  |
| . Rent or home mortgage payment (include lot rented for mobile ho                     | ome) \$                                                                                                                                                                     | 800.00     |
| · · · · · · · · · · · · · · · · · ·                                                   | •                                                                                                                                                                           |            |
| b. Is property insurance included? Yes                                                | No<br>No                                                                                                                                                                    |            |
| . Utilities: a. Electricity and heating fuel                                          | \$                                                                                                                                                                          | 0.00       |
| b. Water and sewer                                                                    | \$                                                                                                                                                                          | 0.00       |
| c. Telephone                                                                          | \$                                                                                                                                                                          | 120.00     |
| d. Other                                                                              | \$                                                                                                                                                                          | 0.00       |
| . Home maintenance (repairs and upkeep)                                               | \$                                                                                                                                                                          | 0.00       |
| . Food                                                                                | \$                                                                                                                                                                          | 400.00     |
| . Clothing                                                                            | \$                                                                                                                                                                          | 100.00     |
| . Laundry and dry cleaning                                                            |                                                                                                                                                                             | 25.00      |
| . Medical and dental expenses                                                         |                                                                                                                                                                             | 80.00      |
| . Transportation (not including car payments)                                         |                                                                                                                                                                             | 350.00     |
| . Recreation, clubs and entertainment, newspapers, magazines, etc. $ \\$              |                                                                                                                                                                             | 100.00     |
| 0.Charitable contributions                                                            |                                                                                                                                                                             | 0.00       |
| 1.Insurance (not deducted from wages or included in home mortgages)                   |                                                                                                                                                                             |            |
| a. Homeowner's or renter's                                                            |                                                                                                                                                                             | 0.00       |
| b. Life                                                                               |                                                                                                                                                                             | 0.00       |
| c. Health                                                                             |                                                                                                                                                                             | 0.00       |
| d.Auto                                                                                |                                                                                                                                                                             | 135.00     |
| e. Other                                                                              | \$                                                                                                                                                                          | 0.00       |
|                                                                                       | ayments)                                                                                                                                                                    |            |
| Specify)                                                                              | \$                                                                                                                                                                          | 0.00       |
|                                                                                       | 1 /                                                                                                                                                                         | 0.00       |
| a. Auto b. Other                                                                      | \$                                                                                                                                                                          |            |
| b. Other c. Other                                                                     |                                                                                                                                                                             | 0.00       |
| 4. Alimony, maintenance, and support paid to others                                   |                                                                                                                                                                             | 0.00       |
| <ul><li>5. Payments for support of additional dependents not living at your</li></ul> | · · · · · · · · · · · · · · · · · · ·                                                                                                                                       | 0.00       |
| 6. Regular expenses from operation of business, profession, or farm                   |                                                                                                                                                                             | 0.00       |
| 7. Other Harper College Tuition and Books                                             | 1 (attach detaned statement)                                                                                                                                                | 0.00       |
| 8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report                                 | also on Summary of Schedules and                                                                                                                                            | 250.00     |
| f applicable, on the Statistical Summary of Certain Liabilities and R                 |                                                                                                                                                                             | 2,360.00   |
| **                                                                                    | ticipated to occur within the year following the filing of this document:                                                                                                   |            |
| *                                                                                     | therpatien to occur within the year following the fifting of this document.                                                                                                 | •          |
| None                                                                                  |                                                                                                                                                                             |            |

| 20. STATEMENT OF MONTHLY NET INCOME                  |     |          |
|------------------------------------------------------|-----|----------|
| a. Average monthly income from Line 15 of Schedule I | \$_ | 2,440.17 |
| b. Average monthly expenses from Line 18 above       | \$_ | 2,360.00 |
| c. Monthly net income (a. minus b.)                  | \$_ | 80.17    |
|                                                      |     |          |

B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court

Northern District of Illinois

| In re | Stephanie C. Randazzo | Case No. |   |
|-------|-----------------------|----------|---|
|       | Debtor                |          |   |
|       |                       | Chapter  | 7 |

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

| NAME OF SCHEDULE                                                                      | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS       | L  | IABILITIES | OTHER          |
|---------------------------------------------------------------------------------------|----------------------|---------------|--------------|----|------------|----------------|
| A – Real Property                                                                     | YES                  | 1             | \$<br>0.00   |    |            |                |
| B – Personal Property                                                                 | YES                  | 3             | \$<br>750.00 |    |            |                |
| C – Property Claimed as exempt                                                        | YES                  | 1             |              |    |            |                |
| D – Creditors Holding<br>Secured Claims                                               | YES                  | 1             |              | \$ | 0.00       |                |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 2             |              | \$ | 0.00       |                |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 3             |              | \$ | 35,452.87  |                |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |              |    |            |                |
| H - Codebtors                                                                         | YES                  | 1             |              |    |            |                |
| I - Current Income of<br>Individual Debtor(s)                                         | YES                  | 1             |              |    |            | \$<br>2,440.17 |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | YES                  | 1             |              |    |            | \$<br>2,360.00 |
| тот                                                                                   | 'AL                  | 15            | \$<br>750.00 | \$ | 35,452.87  |                |

# Official Form 9-350 at sal Summery (FAMO) 09/22/09 Entered 09/22/09 14:14:15 Desc Main United States Baikraptes Court Northern District of Illinois

| In re | Stephanie C. Randazzo | Case No. |   |  |
|-------|-----------------------|----------|---|--|
|       | Debtor                |          |   |  |
|       |                       | Chapter  | 7 |  |

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability                                                                                                   | Amount |      |
|---------------------------------------------------------------------------------------------------------------------|--------|------|
| Domestic Support Obligations (from Schedule E)                                                                      | \$     | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)                                          | \$     | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$     | 0.00 |
| Student Loan Obligations (from Schedule F)                                                                          | \$     | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$     | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$     | 0.00 |
| TOTAL                                                                                                               | \$     | 0.00 |

### **State the Following:**

| Average Income (from Schedule I, Line 16)                                                                  | \$<br>2,440.17 |
|------------------------------------------------------------------------------------------------------------|----------------|
| Average Expenses (from Schedule J, Line 18)                                                                | \$<br>2,360.00 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20) | \$<br>3,069.43 |

### State the Following:

| State the I onowing.                                                       |         |      |           |
|----------------------------------------------------------------------------|---------|------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |         | \$   | 0.00      |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00 |      |           |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$   | 0.00      |
| 4. Total from Schedule F                                                   |         | \$ 3 | 35,452.87 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$ 3 | 35,452.87 |

B6 (Official 16ase-09e35045 (12070c 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Page 24 of 39

Stephanie C. Randazzo

In re \_\_\_\_

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32537 - Adobe PDF

Debtor

Case No. (If known)

| DECLARATI                                                                                         | ON UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I declare under penalty of perjury that are true and correct to the best of my knowleds           | at I have read the foregoing summary and schedules, consisting of sheets, and that they ge, information, and belief.                                                                                                                                                                                                                                                                                       |
| Date                                                                                              | Signature:/s/ Stephanie C. Randazzo                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                   | Debtor:                                                                                                                                                                                                                                                                                                                                                                                                    |
| Date                                                                                              | Signature:Not Applicable                                                                                                                                                                                                                                                                                                                                                                                   |
| Date                                                                                              | (Joint Debtor, if any)                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                   | [If joint case, both spouses must sign.]                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                   | URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)                                                                                                                                                                                                                                                                                                                                     |
| compensation and have provided the debtor with 110(h) and 342(b); and, (3) if rules or guidelines | am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable e debtor notice of the maximum amount before preparing any document for filing for a debtor or that section. |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer                          | Social Security No. (Required by 11 U.S.C. § 110.)                                                                                                                                                                                                                                                                                                                                                         |
| 1 3 1                                                                                             | ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne                                                                                                                                                                                                                                                                                 |
| Address<br>X                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                            |
| Signature of Bankruptcy Petition Preparer                                                         | Date                                                                                                                                                                                                                                                                                                                                                                                                       |
| James and Social Security numbers of all other individuals                                        | s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:                                                                                                                                                                                                                                                                                       |
| f more than one person prepared this document, attach ad                                          | ditional signed sheets conforming to the appropriate Official Form for each person.                                                                                                                                                                                                                                                                                                                        |
| bankruptcy petition preparer's failure to comply with the pro<br>8 U.S.C. § 156.                  | visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110                                                                                                                                                                                                                                                                             |
| DECLARATION UNDER PENA                                                                            | LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP                                                                                                                                                                                                                                                                                                                                                   |
| I, the                                                                                            | [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor                                                                                                                                                                                                                                                                         |
| n this case, declare under penalty of perjury that                                                | [corporation or partnership] named as debtor I have read the foregoing summary and schedules, consisting ofsheets (total true and correct to the best of my knowledge, information, and belief.                                                                                                                                                                                                            |
| Date                                                                                              | Signature:                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                   | FB.14.4.4                                                                                                                                                                                                                                                                                                                                                                                                  |
| [A., to Jint Jour January 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,                                  | [Print or type name of individual signing on behalf of debtor.]                                                                                                                                                                                                                                                                                                                                            |
| i An เกตเงเตนต์ Signing on hehai                                                                  | A DECEMBER SHIP OF COLDINATION MASS INDICATE DOSITION OF FEMALORISM TO DEPLOY. I                                                                                                                                                                                                                                                                                                                           |

### $\underset{B7 \text{ (Official Form 7) (12/07)}}{\text{Case 09-35045}}$

# Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main UNITED STATES BANKEUPTCY COURT

Northern District of Illinois

| In Re | Stephanie C. Randazzo | Case No    |
|-------|-----------------------|------------|
|       |                       | (if known) |

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### ${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|      | AMOUNT    |            | SOURCE |                 |
|------|-----------|------------|--------|-----------------|
| 2009 | 24,899.92 | Employment |        | FY: May 2008 to |
| 2008 |           | Employment |        |                 |
| 2007 | 26,429.29 | Employment |        |                 |

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Nissan Motor Acceptance Corp. P.O. Box 9001133 Louisville, KY 40290-1133 April 2009

2007 Nissan Altima \$7664.25 (amount due on lease)

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

John H. Redfield

May 2009

\$1,200.00

John H. Redfield & Associates,

P.C.

102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010

### 10. Other transfers

None X

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

# Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 33 of 39

| Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | _ Signature                                                                                                                  | /s/ Stephanie C. Randazzo                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | of Debtor                                                                                                                    | STEPHANIE C. RANDAZZO                                                                                                                                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0 continuation sheets                                                                                                        | attached                                                                                                                                                                                   |
| Penalty for making a false statement: Fi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | ine of up to \$500,000 or in                                                                                                 | nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 357                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                              |                                                                                                                                                                                            |
| DECLARATION AND SIGNATURE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | F OF NON-ATTORNEY                                                                                                            | RANKDUPTCY DETITION DDEDADED (See 11 U.S.C. 8.1                                                                                                                                            |
| I declare under penalty of perjury that: (1) I am a bar<br>pensation and have provided the debtor with a copy of<br>if rules or guidelines have been promulgated pursuant<br>parers, I have given the debtor notice of the maximum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | akruptcy petition preparer f this document and the no to 11 U.S.C. § 110 settir                                              | as defined in 11 U.S.C. § 110; (2) I prepared this document strices and required under 11U.S.C. §§ 110(b), 110(h), and 342(l) g a maximum fee for services chargeable by bankruptcy petiti |
| I declare under penalty of perjury that: (1) I am a bar appensation and have provided the debtor with a copy of if rules or guidelines have been promulgated pursuant parers, I have given the debtor notice of the maximum stor, as required in that section.  Interest of Typed Name and Title, if any, of Bankruptcy Peter bankruptcy petition preparer is not an individual, state the name and Title in the state of the part of the part of the proparer is not an individual, state the name and Title in the part of the part of the part of the provided in the provi | nkruptcy petition preparer f this document and the not to 11 U.S.C. § 110 setting amount before preparing a dittion Preparer | as defined in 11 U.S.C. § 110; (2) I prepared this document stices and required under 11U.S.C. §§ 110(b), 110(h), and 342(g a maximum fee for services chargeable by bankruptcy petiti     |
| I declare under penalty of perjury that: (1) I am a bar appensation and have provided the debtor with a copy of if rules or guidelines have been promulgated pursuant parers, I have given the debtor notice of the maximum stor, as required in that section.  Inted or Typed Name and Title, if any, of Bankruptcy Pet                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | nkruptcy petition preparer f this document and the not to 11 U.S.C. § 110 setting amount before preparing a dittion Preparer | 3 \ 1 3 \ \ 7 /                                                                                                                                                                            |

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

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Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 34 of 39

B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

|        | Stephanie C. Randazzo |     |           |           |
|--------|-----------------------|-----|-----------|-----------|
| In re  |                       |     | Case No.  |           |
| 111 10 | Debtor                | _ , | cuse 110. | Chapter 7 |

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

|                                                              | _                                |
|--------------------------------------------------------------|----------------------------------|
| Property No. 1 NO SECURED PROPERTY                           |                                  |
| Creditor's Name:                                             | Describe Property Securing Debt: |
|                                                              |                                  |
| Property will be (check one):                                |                                  |
| ☐ Surrendered ☐ Retained                                     |                                  |
| If retaining the property, I intend to (check at least one): |                                  |
| ☐ Redeem the property                                        |                                  |
| ☐ Reaffirm the debt                                          |                                  |
| Other. Explain                                               | (for example, avoid lien         |
| using 11 U.S.C. §522(f)).                                    |                                  |
| Property is (check one):                                     |                                  |
|                                                              | Not claimed as exempt            |
| 1                                                            | 1                                |
|                                                              | 1                                |
| Property No. 2 (if necessary)                                |                                  |
| Creditor's Name:                                             | Describe Property Securing Debt: |
|                                                              |                                  |
|                                                              |                                  |
| Property will be (check one):                                |                                  |
| ☐ Surrendered ☐ Retained                                     |                                  |
| If retaining the property, I intend to (check at least one): |                                  |
| Redeem the property                                          |                                  |
| ☐ Reaffirm the debt                                          |                                  |
| ☐ Other. Explain                                             | (for example, avoid lien         |
| using 11 U.S.C. §522(f)).                                    |                                  |
| Description (distribution)                                   |                                  |
| Property is (check one):  Claimed as exempt                  | Not claimed as exempt            |
| Cramed as exempt                                             | tot outmore as exempt            |

Case 09-35045

Doc 1 Filed 09/22/09 Document

Entered 09/22/09 14:14:15 Page 35 of 39

Desc Main

Page 2

B8 (Official Form 8) (12/08)

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 NO Leased Proper | rty                                                                                          |                                                          |
|---------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Lessor's Name:                  | Describe Leased Property:                                                                    | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)): |
|                                 |                                                                                              | ☐ YES ☐ NO                                               |
|                                 |                                                                                              |                                                          |
| Property No. 2 (if necessary)   |                                                                                              |                                                          |
| Lessor's Name:                  | Describe Leased Property:                                                                    | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)): |
|                                 |                                                                                              | ☐ YES ☐ NO                                               |
|                                 |                                                                                              |                                                          |
| Property No. 3 (if necessary)   |                                                                                              |                                                          |
| Lessor's Name:                  | Describe Leased Property:                                                                    | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)): |
|                                 |                                                                                              | ☐ YES ☐ NO                                               |
|                                 | if any) hat the above indicates my intention as to l property subject to an unexpired lease. |                                                          |
| Date:                           | /s/ Stephanie C. Rar                                                                         | ndazzo                                                   |
| Jaie                            | Signature of Debtor                                                                          |                                                          |
|                                 | C                                                                                            |                                                          |
|                                 | Signature of Joint Debt                                                                      | or                                                       |

### UNITED STATES BANKRUPTCY COURT

### **Northern District of Illinois**

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition

| Address:                                                | preparer is not an individual, state the Social Security<br>number of the officer, principal, responsible person, or partner of<br>the bankruptcy petition preparer.) (Required<br>by 11 U.S.C. § 110.) |  |  |
|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                         |                                                                                                                                                                                                         |  |  |
| **                                                      |                                                                                                                                                                                                         |  |  |
| X                                                       |                                                                                                                                                                                                         |  |  |
| Signature of Bankruptcy Petition Preparer or officer,   |                                                                                                                                                                                                         |  |  |
| principal, responsible person, or partner whose Social  |                                                                                                                                                                                                         |  |  |
| Security number is provided above.                      |                                                                                                                                                                                                         |  |  |
| Certifi                                                 | cate of the Debtor                                                                                                                                                                                      |  |  |
| I (We), the debtor(s), affirm that I (we) have received |                                                                                                                                                                                                         |  |  |
| Stephanie C. Randazzo                                   | X/s/ Stephanie C. Randazzo                                                                                                                                                                              |  |  |
| Printed Name(s) of Debtor(s)                            | Signature of Debtor Date                                                                                                                                                                                |  |  |
| Case No. (if known)                                     | X                                                                                                                                                                                                       |  |  |
| . , ,                                                   | Signature of Joint Debtor (if any) Date                                                                                                                                                                 |  |  |

Addison Emergency Physicians 520 E. 22nd Street Lombard, IL 60148

Advocate Lutheran General Hospital 1775 Dempster Street Park Ridge, IL 60068

Advocate Medical Group 701 Lee Street Des Plaines, IL 60016

Behavioral Healthcare Assoc. 1375 E. Schaumburg Road, Ste 260 Schaumburg, IL 60194-3658

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Des Plaines Fire Dept. P.O. Box 438495 Chicago, IL 60643

Nissan Motor Acceptance Corp. P.O. Box 9001133 Louisville, KY 40290-1133

Quest Diagnostics c/o Credit Collection Services P.O. Box 55126 Boston, MA 02205-5126

Quest Diagnostics P.O. Box 64804 Baltimore, MD 21264-4804

Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266-0487

Case 09-35045 Doc 1 Filed 09/22/09 Entered 09/22/09 14:14:15 Desc Main Document Page 39 of 39

B203 12/94

# United States Bankruptcy Court Northern District of Illinois

| ]                                                                                                                                                                                                                                                                                                                                                                                                                   | In re Stephanie C. Randazzo                                                                                                                                                                                                                           | Case No                         |                             |               |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------|---------------|--|
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       | Chapter _                       | 7                           |               |  |
| ]                                                                                                                                                                                                                                                                                                                                                                                                                   | Debtor(s)                                                                                                                                                                                                                                             |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | DISCLOSURE OF COMPENSATION OF                                                                                                                                                                                                                         | ATTORNEY FOR DE                 | BTOR                        |               |  |
| <ol> <li>Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:</li> </ol> |                                                                                                                                                                                                                                                       |                                 |                             |               |  |
| F                                                                                                                                                                                                                                                                                                                                                                                                                   | For legal services, I have agreed to accept                                                                                                                                                                                                           | \$1,20                          | 00.00_                      |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | Prior to the filing of this statement I have received                                                                                                                                                                                                 |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | Balance Due                                                                                                                                                                                                                                           |                                 | 0.00                        |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | The source of compensation paid to me was:                                                                                                                                                                                                            |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       |                                 |                             |               |  |
| 3. ·                                                                                                                                                                                                                                                                                                                                                                                                                | The source of compensation to be paid to me is:                                                                                                                                                                                                       |                                 |                             |               |  |
| 0.                                                                                                                                                                                                                                                                                                                                                                                                                  | Debtor Other (specify)                                                                                                                                                                                                                                |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       | with any other person unless    | s they are memb             | pers and      |  |
| assoc                                                                                                                                                                                                                                                                                                                                                                                                               | ciates of my law firm.                                                                                                                                                                                                                                |                                 |                             |               |  |
| l<br>of my                                                                                                                                                                                                                                                                                                                                                                                                          | I have agreed to share the above-disclosed compensation with law firm. A copy of the agreement, together with a list of the name:                                                                                                                     |                                 |                             |               |  |
| 5.                                                                                                                                                                                                                                                                                                                                                                                                                  | In return for the above-disclosed fee, I have agreed to render legal                                                                                                                                                                                  | service for all aspects of the  | bankruptcy cas              | e, including: |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | <ul> <li>a. Analysis of the debtor's financial situation, and rendering advice</li> <li>b. Preparation and filing of any petition, schedules, statements of a</li> <li>c. Representation of the debtor at the meeting of creditors and cor</li> </ul> | affairs and plan which may b    | e required;                 |               |  |
| 6.                                                                                                                                                                                                                                                                                                                                                                                                                  | By agreement with the debtor(s), the above-disclosed fee does no                                                                                                                                                                                      | ot include the following servic | ces:                        |               |  |
| Duc                                                                                                                                                                                                                                                                                                                                                                                                                 | es not include contested matters.                                                                                                                                                                                                                     |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | CERTIFICATION                                                                                                                                                                                                                                         |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.                                                                              |                                 |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       | /s/ John H. Redfield            |                             |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     | Date                                                                                                                                                                                                                                                  | Signat                          | ture of Attorney            |               |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       | John H. Redfield & A Name       | ssociates, P.C. of law firm |               |  |